

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO
EASTERN DIVISION - CANTON

IN RE:)	CHAPTER 13
)	
JOHN R. NEWMAN)	CASE NO. 20-60031
SHIRLEY C. NEWMAN)	
)	JUDGE RUSS KENDIG
Debtors)	
)	OBJECTION TO CONFIRMATION
)	OF THE CHAPTER 13 PLAN
)	
)	** PROPERTY ADDRESS
)	1001 Ridgecrest
)	Alamogordo, New Mexico 88310

Now comes BANK OF AMERICA, N.A. a creditor herein holding a secured claim on the residence of the debtor and hereafter, pursuant to 11 U.S.C., Section 1324 objects to the confirmation of the within Chapter 13 plan for the reasons set forth:

1. The debtors are in possession and use of the property and are unable or have not been given adequate protection against further deterioration or depletion of the property which is secured by the mortgage of Bank of America, N.A., including but not limited to the payment of real estate taxes and maintenance of adequate insurance.

2. There is no equity in the real estate which is secured by the mortgage of Bank of America, N.A., or, if there is equity, it is of insignificant value.

3. Creditor is not provided for in the Chapter 13 Plan.

4. The Objection that is raised herewith is a standing Objection and shall continue with reference to the currently proposed plan and any subsequently modified plan or plans.

WHEREFORE, Creditor prays that this Court deny confirmation of the Debtor(s) proposed Chapter 13 Plan.

/s/ Richard J. LaCivita
Reimer Law Co.
Cynthia A. Jeffrey #0062718
Edward A. Bailey #0068073
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Notice

Parties in interest shall take notice that the within Objection of BANK OF AMERICA, N.A. to confirmation of Chapter 13 Plan shall come on for hearing on the 25th day of March, 2020 at 2:00 p.m., in conjunction with the 1st meeting of creditors in the within matter.

/s/ Richard J. LaCivita
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CERTIFICATE OF SERVICE

I certify that on January 14, 2020, a true and correct copy of the Objection to Confirmation was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the court's Electronic Mail Notice List:

Office of the U.S. Trustee at (Registered address)@usdoj.gov

Dynele Schinker-Kuharich on behalf of the Chapter 13 Trustee's office DLSK@Chapter13Canton.com

Debra E. Booher, Esq. on behalf of John R. Newman, Debtor
charlotte@bankruptcyinfo.com

And by regular U.S. mail, postage prepaid, to:

John R. Newman
Shirley C. Newman, Debtors
1206 Park Avenue, SW
Canton, OH 44706

Otero County Treasurer
1000 New York Ave Ste 101
Alamogordo, NM 88310

/s/ Richard J. LaCivita
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